

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Rachel Thomas  
 Debtor

Case No. 17-17189-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jan 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2018.

db +Rachel Thomas, 1218 Sandringham Road, Bala Cynwyd, PA 19004-2025  
 14002876 +Citizen's Bank, PO Box 7092, Bridgeport, CT 06601-7092  
 14004489 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3019  
 14002878 City of Phila. Law Department, 15 Fl., 1515 Arch Street, Philadelphia, PA 19107  
 14002880 Comenity Bank/Boscov's, PO Box 182272, Columbus, OH 43218-2272  
 14002883 Kia Motors Finance, PO Box 20815, Fountain Valley, CA 92728-0815  
 14002884 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Avenue, Lewisville, TX 75067)  
 14009041 +Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o ALDRIDGE PITE, LLP,  
 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921  
 14013953 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 14002885 PNC Mortgage, B6-YM07-01-7, PO Box 1820, Att.: Customer Service Research,  
 Dayton, OH 45401-1820  
 14002886 Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495  
 14002887 +Shapiro And DeNardo, LLC, 3600 Horizon Dr., Suite 150, King of Prussia, PA 19406-4702  
 14017311 +WILMINGTON TRUST COMPANY, CO Nationstar MTG. LLC d/b/a Mr. Cooper, ATTN: Mr. Cooper,  
 PO Box 619096, Dallas TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dwabkty@aol.com Jan 10 2018 01:43:09 KENNETH E. WEST,  
 Douglass, West and Associates, 830 Lansdowne Avenue, Drexel Hill, PA 19026  
 tr +E-mail/Text: bncnotice@phl3trustee.com Jan 10 2018 01:45:20 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: bankruptcy@phila.gov Jan 10 2018 01:44:04 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 10 2018 01:44:01 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 10 2018 01:43:48 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14002874 EDI: CAPITALONE.COM Jan 10 2018 01:34:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14002875 EDI: CHASE.COM Jan 10 2018 01:33:00 Chase Cardmember Services, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14002877 +E-mail/Text: bankruptcy@phila.gov Jan 10 2018 01:44:03 City Of Phila Department Of Revenue,  
 PO Box 1630, Philadelphia, PA 19105-1630  
 14002879 EDI: WFNBNB.COM Jan 10 2018 01:33:00 Comenity Bank, Total Rewards, PO Box 182272,  
 Columbus, OH 43218-2272  
 14002881 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2018 01:43:26  
 Commonwealth of PA, Dept. of Revenue, Bankruptcy Claims - Dept. 280946,  
 Harrisburg, PA 17128-0946  
 14002882 EDI: IRS.COM Jan 10 2018 01:34:00 IRS - Att.: Special Procedures, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 14013240 EDI: PRA.COM Jan 10 2018 01:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14003177 +EDI: PRA.COM Jan 10 2018 01:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14016846 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2018 01:43:26  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 14002888 EDI: RMSC.COM Jan 10 2018 01:34:00 Synchrony Bank - Walmart, Attn. Bankruptcy Dept.,  
 PO Box 965060, Orlando, FL 32896-5060  
 14002889 +EDI: WTRRNBNK.COM Jan 10 2018 01:33:00 Target Credit Services, PO Box 9500,  
 Minneapolis, MN 55440-9500

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 14016852\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-2

User: dlv  
Form ID: 309I

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Jan 09, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

KENNETH E. WEST on behalf of Debtor Rachel Thomas dwabkty@aol.com, G6211@notify.cincompass.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com, philaecf@gmail.com

TOTAL: 4

**Information to identify the case:**

Debtor 1	Rachel Thomas	Social Security number or ITIN xxx-xx-0031
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 10/23/17
Case number: 17-17189-amc		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rachel Thomas	
2. All other names used in the last 8 years		
3. Address	1218 Sandringham Road Bala Cynwyd, PA 19004	
4. Debtor's attorney Name and address	KENNETH E. WEST Douglass, West and Associates 830 Lansdowne Avenue Drexel Hill, PA 19026	Contact phone (610) 446-9000 Email: <a href="mailto:dwabkty@aol.com">dwabkty@aol.com</a>
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecefmails@ph13trustee.com">ecefmails@ph13trustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 1/9/18

**For more information, see page 2**

Debtor Rachel Thomas

Case number 17-17189-amc

<b>7. Meeting of creditors</b>	<b>February 14, 2018 at 9:00 AM</b>	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 4/15/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 5/15/18
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 4/21/18
	<b>Deadlines for filing proof of claim:</b>	
	A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of 150.00 per month for 60 months. <b>The hearing on confirmation will be held on: 3/6/18 at 10:00 AM Location:Courtroom #5 – 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	